

Information to identify the case:

Debtor 1	<u>Peter F. DeFelice</u>	Social Security number or ITIN	xxx-xx-4295
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Brooke L. DeFelice</u>	Social Security number or ITIN	xxx-xx-8523
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-25333-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter F. DeFelice

Brooke L. DeFelice
aka Brooke Evans, aka Brook L. DeFelice

5/17/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Peter F. DeFelice
Brooke L. DeFelice
Debtors

Case No. 17-25333-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 17, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Peter F. DeFelice, Brooke L. DeFelice, 17 Nottingham Way, Eastampton, NJ 08060-3276
516971651	+ ARS/Account Resolution Specialist, PO Box 459079, Fort Lauderdale, FL 33345-9079
516971647	+ Advocare Ped Physicians Of Bur, 693 Main Street Building D, PO Box 367, Lumberton, NJ 08048-0367
516971649	+ Amcol Clmbia, Po Box 21625, Columbia, SC 29221-1625
516971650	+ Apex Asset, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
517181412	+ Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
516971656	+ Center For Family Guidance, 116 Burrs Road, Westampton, NJ 08060-4405
516971659	+ Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Suite 113E, Syosset, NY 11791-4401
516971660	+ Emerg Phy Assoc Of S Jersey PC, 6681 Country Club Drive, Minneapolis, MN 55427-4601
516971661	+ Endodontics Limited PA, 1104 U.S. 130, Cinnaminson, NJ 08077-3032
517581283	First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
517581284	+ First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, First Guaranty Mortgage Corporation c/o Rushmore Loan Management Services 92619-2708
517200101	+ First Guaranty Mortgage Corporation, Fay Servicing, LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357
516971663	+ Freeman & Mintz PA, 34 Tanner Street, Haddonfield, NJ 08033-2482
516971664	+ Gladys DeFelice, 22 Texas Blvd., Manchester Township, NJ 08759-1435
516971667	+ Larchmont Imaging Associates, 1295 Route 38 West, Hainesport, NJ 08036-2702
516971669	Matossian Eye Associates, Two Capital Way Ste. 326, Pennington, NJ 08534-2521
516971672	+ NJM Insurance, 301 Sullivan Way PO Box 428, Trenton, NJ 08628-0227
516971673	+ Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road Suite 100, Mt. Laurel, NJ 08054-3437
516971676	+ Premier ENT Associates, 400 Middletown Blvd Suite 100, Langhorne, PA 19047-1819
516971677	+ Radiology Associates Of Burlington Count, 1295 Route 38 West, Hainesport, NJ 08036-2702
516971678	Regional Otolaryngology, PO Box 48158, Newark, NJ 07101-8358
516971679	+ Regions Bank/greensky, 1797 N East Expy Ne, Brookhaven, GA 30329-7803
516971680	The Children Hospital of Philadelphia, PO Box 787802, Philadelphia, PA 19178-7878
516971682	Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-8267
516971683	+ Virtua Memorial Hospital, 175 Madison Avenue, Mt Holly, NJ 08060-2099

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 17 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 17 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516971651	^ MEBN	May 17 2022 20:40:45	ARS/Account Resolution Specialist, PO Box 459079, Fort Lauderdale, FL 33345-9079
517027383	EDI: GMACFS.COM	May 18 2022 00:43:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
517024105	EDI: GMACFS.COM	May 18 2022 00:43:00	Ally Financial, PO Box 130424, Roseville, MN

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			55113-0004
516971648	+ EDI: GMACFS.COM	May 18 2022 00:43:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516971650	^ MEBN	May 17 2022 20:40:27	Apex Asset, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
517138964	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2022 20:51:06	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516971652	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	May 17 2022 20:42:00	Berks Credit & Coll, P.o. Box 329, Temple, PA 19560-0329
516971653	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	May 17 2022 20:42:00	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
516971654	+ Email/Text: LSOLTNER@CAMPBELLCU.ORG	May 17 2022 20:42:00	Campbell Employees Fcu, Attn:Lynn/Bankruptcy Dept, Po Box 2737, Camden, NJ 08101-2737
516971655	+ EDI: CAPITALONE.COM	May 18 2022 00:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519508390	+ Email/Text: BKBCNMAIL@carringtonms.com	May 17 2022 20:41:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806-5951
519508389	+ Email/Text: BKBCNMAIL@carringtonms.com	May 17 2022 20:41:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806-5951
516971657	+ Email/Text: bankruptcy.notifications@fisglobal.com	May 17 2022 20:42:00	ChexSystems, 7805 Hudson Road Suite 100, Woodbury, MN 55125-1703
516971658	+ Email/PDF: creditonebknotifications@resurgent.com	May 17 2022 20:51:05	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
516971659	^ MEBN	May 17 2022 20:40:46	Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Suite 113E, Syosset, NY 11791-4401
516971662	Email/Text: ECF@fayservicing.com	May 17 2022 20:42:00	Fay Servicing Llc, 939 W North Ave, Chicago, IL 60642
516984403	+ Email/Text: RASEBN@raslg.com	May 17 2022 20:42:00	First Guaranty Mortgage Corporation, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517581283	Email/Text: bkenotice@rushmorelm.com	May 17 2022 20:42:00	First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
517581284	+ Email/Text: bkenotice@rushmorelm.com	May 17 2022 20:42:00	First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services 92619-2708
517158344	+ Email/Text: bankruptcy@greenskycredit.com	May 17 2022 20:41:00	Greensky LLC, 1797 N.E. Expressway, Ste. 100, Atlanta, GA 30329-2451
516971665	+ Email/Text: assetrecovery@hamiltonhorizons.org	May 17 2022 20:42:00	Hamilton Horizons Fcu, 3535 Quakerbridge Rd, Hamilton, NJ 08619-1250
516971666	+ EDI: IIC9.COM	May 18 2022 00:43:00	IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378
516971668	+ Email/PDF: resurgentbknotifications@resurgent.com	May 17 2022 20:51:05	LVNV Funding, Po Box 10497, Greenville, SC 29603-0497
517126030	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2022 20:51:18	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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517159374	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2022 20:42:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516971671	Email/Text: maureen@MHMUA.COM	May 17 2022 20:42:00	MT. Holly MUA, 1 Park Dr., P.O. Box 486, Mount Holly, NJ 08060-0486
516971670	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2022 20:42:00	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
516971674	Email/Text: Bankruptcy.Notices@pnc.com	May 17 2022 20:42:00	Pnc Bank, Po Box 5570, Cleveland, OH 44101
516971675	EDI: PRA.COM	May 18 2022 00:43:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517098742	EDI: PRA.COM	May 18 2022 00:43:00	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518066134	EDI: PRA.COM	May 18 2022 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518066135	EDI: PRA.COM	May 18 2022 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517095587	+ EDI: AIS.COM	May 18 2022 00:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516971681	+ EDI: VERIZONCOMB.COM	May 18 2022 00:43:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
516971684	+ Email/Text: bankruptcyxfcu@kinecta.org	May 17 2022 20:41:00	Xceed Financial Fcu, 888 N Nash St, El Segundo, CA 90245-2826

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	First Guaranty Mortgage Corporation, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian E Caine	on behalf of Creditor Carrington Mortgage Services LLC bcaine@parkermccay.com, BKcourtntices@parkermccay.com
Brian E Caine	on behalf of Creditor First Guaranty Mortgage Corporation bcaine@parkermccay.com BKcourtntices@parkermccay.com
Joseph J. Rogers	on behalf of Joint Debtor Brooke L. DeFelice jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Debtor Peter F. DeFelice jjresq@comcast.net jjrogers0507@gmail.com
Justin Plean	on behalf of Creditor First Guaranty Mortgage Corporation jplean@raslg.com bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Kevin M. Buttery	on behalf of Creditor First Guaranty Mortgage Corporation kbuttery@moodklaw.com
Laura M. Egberman	on behalf of Creditor First Guaranty Mortgage Corporation bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Rebecca Ann Solarz	on behalf of Creditor First Guaranty Mortgage Corporation rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11